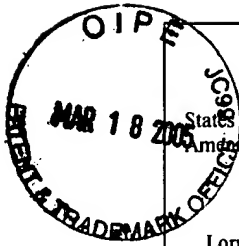


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| | | |
|---|---|---|
| In Re Patent Application: Adelson | : | Group Art Unit: 2161 |
| | : | |
| Serial Number: 09/818,708 | : | Examiner: Nguyen, Cindy |
| | : | |
| Filed: March 27, 2001 | : | Attn. Docket No.: Hartford-Adelson-1 |
| | : | |
| Title: Method and System for an On-Line-Like Account Processing and Management | : | Confirmation No.: 9915 |
| | : | |

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AMENDMENT AND RESPONSE TO OFFICE ACTION

Sir:

Responsive to the Notice of Non-Compliant Amendment mailed February 28, 2005, having a shortened statutory date of response set to expire on March 28, 2005, kindly enter the following response and amendment.

Remarks/Arguments begin on page 11 of this paper.